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Last revised 8/1/15

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

		DISTRICT OF NEW JE	RSEY	
In Re:			Case No.:	
			Judge:	
			Chapter:	13
	Debtor(s)			
		Chapter 13 Plan and N	lotions	
	Original	☐ Modified/Notice Required		☐ Discharge Sought
	Motions Included	☐ Modified/No Notice Requir	red	□ No Discharge Sought
Da	ate:			
	•	THE DEBTOR HAS FILED FOR R CHAPTER 13 OF THE BANKRU		
		YOUR RIGHTS WILL BE AF	FECTED	
confirmation You should or any motion become bin	n hearing on the Plan propose read these papers carefully a on included in it must file a wr	a separate Notice of the Hearing on Ced by the Debtor. This document is the and discuss them with your attorney. A ritten objection within the time frame stars may be granted without further note.	e actual Plan propos Inyone who wishes ated in the Notice.	sed by the Debtor to adjust debts. to oppose any provision of this Plan This Plan may be confirmed and
	IN THE NO	LD FILE A PROOF OF CLAIM BY DTICE TO RECEIVE DISTRIBUTION CONFIRMED, EVEN IF THE PLA	ONS UNDER ANY	/ PLAN
Part 1:	Payment and Length o	of Plan		
a.		per approximately	•	ter 13 Trustee, starting on

Other sources of funding (describe source, amount and date when funds are available):

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

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c. Use of real property to satisfy	plan obligations:	
Sale of real propertyDescription:		
Proposed date for completi	ion:	
Refinance of real property:Description:Proposed date for completion	: ion:	
Description:	pect to mortgage encumbering property:	
d. \square The regular monthly mortga	age payment will continue pending the sa	ale, refinance or loan modification.
e. \square Other information that may	be important relating to the payment and	l length of plan:
Part 2: Adequate Protection		
	s will be made in the amount of \$tion to	
	s will be made in the amount of \$ ation to:	
Part 3: Priority Claims (Including A	Administrative Expenses)	
All allowed priority claims will be	paid in full unless the creditor agrees oth	erwise:
Creditor	Type of Priority	Amount to be Paid
Part 4: Secured Claims		

a. Curing Default and Maintaining Payments
The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

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	Collateral of Type of De		Arrearage	Interest Ra Arrearage		Amount to be Paid to Creditor (In Plan)	Payme	ar Monthly ent de Plan)
b. Modif	ication							
secured credito stated. The port	or shall be paid the tion of any allowed as having "NC	he amount ved claim th O VALUE" i	listed as the fact exceeds the standard it shall be tread diffication un	"Value of the Cre	editor Inte e treated a cured clain	REQUIRES	," plus inter	est as
Creditor	Collateral	Scheduled Debt	d Total Collate Value		Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
2.) Wher secured claim s				oletes the Plan, p	ayment o	of the full amount	of the allow	wed
c. Surre Upon cor collateral:		tay is termi	nated as to s	urrendered colla	eral. The	: Debtor surrende	ers the follo	wing
Creditor			Collateral to	be Surrendered				ning Ired Debt
collateral:	minuted, are s	Collateral to be Surrendered Value of Surrendered Collateral Collateral to be Surrendered Collateral Collateral						

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d. Secured Claims Unafform The following secured c		y the Plan e unaffected by the Plan:			
-					
e. Secured Claims to be Creditor	Paid in	Collateral		Total A	mount to be
					rough the Plan
Part 5: Unsecured Claims					
a. Not separately classifi	ed allow	ved non-priority unsecured cla	aims shall	be paid:	
☐ Not less than \$		to be distributed pro ra	nta		
☐ Not less than		percent			
☐ <i>Pro Rata</i> distribution	from an	y remaining funds			
b. Separately classified un	nsecure	ed claims shall be treated as f	ollows:		
Creditor	Basis I	For Separate Classification	Treatme	nt	Amount to be Paid
Part 6: Executory Contracts	and Une	expired Leases			
All executory contracts and	unexpii	red leases are rejected, exce	pt the follo	wing, which are	assumed:
Creditor	I	Nature of Contract or Lease		Treatment by [Debtor
	I				

Part 7: Motions									
NOTE: All plans cont form, Notice of Chapt A Certification of Serv	ter 13 Pla	an Tra	<i>nsmittal</i> , witl	hin the t	ime a	and in the ma	nner set forth	in D.N.J. LBI	R 3015-1.
a. Motion to Av	oid Lien	s Und	ler 11. U.S.C.	Section	522	(f).			
The Debtor move	es to avoi	id the	following liens	s that imp	oair e	xemptions:			
Creditor	Nature of Collateral		Type of Lien	Amount Lien	of	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
b. Motion to Av	void Lien	ns and	l Reclassify (Claim Fr	om S	ecured to Co	mpletely Uns	ecured.	
The Debtor move Part 4 above:			-						istent with
Creditor	С	Collate	ral			ount of Lien e Reclassified			
c. Motion to Pa Unsecured.	rtially Vo	oid Lie	ens and Recl	assify U	nder	lying Claims	as Partially S	ecured and P	artially
The Debtor move liens on collateral cons		_	_	claims a	s par	tially secured a	and partially ur	nsecured, and	to void

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Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Part 8: Other Plan Provis	ions		
a. Vesting of Property Upon confirmati Upon discharge	on		
 b. Payment Notices Creditors and Lessors Debtor notwithstanding the ar 		nay continue to mail customary	notices or coupons to the
1) Trustee commiss 2) 3)	allowed claims in the following		
d. Post-Petition Clair The Trustee □ is, □ is the amount filed by the post-p	s not authorized to pay post-pe	etition claims filed pursuant to 1	1 U.S.C. Section 1305(a) in
Part 9: Modification			
	Plan previously filed in this case	e, complete the information bel	ow.
Explain below why the plan is	s being modified:	Explain below how the plan is	s being modified:
Are Schedules I and J b	peing filed simultaneously with	this Modified Plan?	′es □ No

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te:		
	Attorney for the Debtor	
ertify under penalty of perjury that the above is true.		
te:	Debtor	
	Debioi	
te:	Joint Debtor	